

Information to identify the case:

Debtor 1 **Trudy M. Ewald**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2419**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-19232-JNP**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Trudy M. Ewald

8/26/16

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Trudy M. Ewald
 Debtor

Case No. 16-19232-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Aug 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2016.

db
 516172218 Trudy M. Ewald, 108 Fairview Ave, West Berlin, NJ 08091-9226
 Credit Acceptance, Attn: Bankruptcy Dept, 25505 W 12 Mile Rd Ste 3000,
 Southfield, MI 48034-8331
 516172219 Delmarva Power And Pepco, Fka Atlantic City Electric, 5 Collins Dr Ste 2133,
 Penns Grove, NJ 08069-3600
 516172226 Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Rd Ste 100, Mount Laurel, NJ 08054-3437
 516172229 #Stephen Einstein & Associates, PC, 20 Vesey St RM 1406, New York, NY 10007-4217
 516172230 Town & Country, Inc., PO Box 664, Waterford Works, NJ 08089-0664

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QJDMARCHAND.COM Aug 26 2016 23:33:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 26 2016 23:47:33 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 26 2016 23:47:28 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516172212 E-mail/Text: ACF-EBN@acf-inc.com Aug 26 2016 23:46:48 Atlantic Credit & Finance,
 PO Box 12966, Roanoke, VA 24030-2966
 516172213 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 26 2016 23:47:55
 Bayview Financial Loan, Bankruptcy Dept, 4425 Ponce De Leon Blvd 5th FL,
 Coral Gables, FL 33146-1873
 516172215 EDI: AIS.COM Aug 26 2016 23:33:00 Capital One Bank, C/O American Infosource,
 PO Box 54529, Oklahoma City, OK 73154-1529
 516172220 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Aug 26 2016 23:43:45 Exeter Fin,
 Po Box 166097, Irving, TX 75016-6097
 516172221 +E-mail/Text: mmbk@fenton-mcgarvey.com Aug 26 2016 23:46:51 Fenton & McGarvey Law,
 2401 Stanley Gault Pkwy, Louisville, KY 40223-4175
 516172224 +EDI: IIC9.COM Aug 26 2016 23:38:00 IC System, PO Box 64794, Saint Paul, MN 55164-0794
 516172225 +E-mail/Text: kmorgan@morganlaw.com Aug 26 2016 23:48:15 Morgan, Bornstein & Morgan,
 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229
 516172227 +EDI: PRA.COM Aug 26 2016 23:33:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4962
 516172228 +EDI: NEXTEL.COM Aug 26 2016 23:33:00 Sprint, PO Box 105243, Atlanta, GA 30348-5243
 TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516172214* +Bayview Financial Loan, Bankruptcy Dept, 4425 Ponce De Leon Blvd 5th FL,
 Coral Gables, FL 33146-1873
 516172217* Capital One Bank, C/O American Infosource, PO Box 54529, Oklahoma City, OK 73154-1529
 516172216* Capital One Bank, C/O American Infosource, PO Box 54529, Oklahoma City, OK 73154-1529
 516172222* +Fenton & McGarvey Law, 2401 Stanley Gault Pkwy, Louisville, KY 40223-4175
 516172223* +Fenton & McGarvey Law, 2401 Stanley Gault Pkwy, Louisville, KY 40223-4175
 TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 18

Date Rcvd: Aug 26, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MTGLQ INVESTORS, L.P. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com
Lee Martin Perlman on behalf of Debtor Trudy M. Ewald ecf@newjerseybankruptcy.com,
lmpcourt@gmail.com

TOTAL: 3